

EXHIBIT A

Case 23-11527-mdc Doc 23-2 Filed 07/14/23 Entered 07/14/23 13:43:53 Desc Exhibit A Note Page 2 of 3

Buyer Name and Address (including County and Zip Code)
MUSHINAH Q SPRIGGS
705 WATERFORD CT
QUAKERTOWN, PA 18951
BUCKS

Buyer Name and Address (including County and Zip Code)
N/A

Buyer Credit (Name and Address)
TURNPIKE CHEVROLET
3820 E. MAIN ST.
MORGANTOWN, PA 15662

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Credit (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Mfg Gross Vehicle Weight	Vehicle Identification Number	Primary Use For Which Purchased
USED	2015	LHL-VHULL SUBURBAN	V/A	GNSKJKC0FR320536	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of credit expressed as a yearly rate. 2.79 %	The dollar amount of credit provided to you or on your behalf. \$ 2591.45	The amount of credit provided to you or on your behalf. \$ 29297.35	The total cost of your purchase including all payments as scheduled. \$ 31888.80	The total cost of your purchase including your down payment of \$ 4202.320 = \$ 35888.80

Your Payment Schedule Will Be:

Number of Payments	Amount of Payment	When Payments Are Due	(e) means an estimate
72	\$ 442.98	MONTHLY	beginning 04/10/2022
N/A	N/A	N/A	N/A

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.

Prepayment. If you pay early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

1 Cash Price	\$ 29998.00
Vehicle	\$ N/A
Accessories and Installation	\$ 1799.00
Government taxes	\$ N/A
Vehicle Delivery	\$ N/A
totl/A	\$ N/A
2 Total Downpayment =	\$ 31797.88 (1)
Trade in N/A (Year) (Model) (Model)	
Trade-in N/A (VIN)	
Gross Trade-in Allowance	\$ N/A
Less Pay Off Made By Seller to N/A	\$ N/A
Equals Net Trade-in	\$ N/A
+ Cash CUSTOMER CASH	\$ 4000.00
+ Other N/A	\$ N/A
+ Other N/A	\$ N/A
+ Other N/A	\$ N/A
(If total downpayment is negative, enter "0" and see 4H below)	\$ 4000.00 (2)
3 Unpaid Balance of Cash Price (1 minus 2)	\$ 27797.88 (3)
4 Other Charges including Amounts Paid to Others on Your Behalf	
A Cost of Optional Credit Insurance Paid to Insurance Company or Companies	
Term N/A \$ N/A	
Disability Term N/A \$ N/A	
B Other Optional Insurance Paid to Insurance Company or Companies	
(Describe) N/A Term N/A \$ N/A	
(Describe) N/A Term N/A \$ N/A	
C Official Fees Paid to Government Agencies	
N/A for N/A \$ N/A	
N/A for N/A \$ N/A	
D Optional Gap Contract	\$ 895.00
E Government Taxes Not Included in Cash Price	\$ N/A
F Government Licenses and/or Registration Fees	\$ N/A
G Government Certificates of Title Fees / ENCUMB. FEE	\$ 39.00
(Include \$ 28.00 security interest recording fee)	
H Other Charges (Seller must identify what is paid and describe purpose)	\$ 86.00
N/A for Prior Credit or Lease Balance \$ N/A	
N/TURNPIKE CHEVROL FOR DOC FEE \$ 422.00	
RCVR for ONE TIME REG. FEE \$ 18.47	
N/TURNPIKE CHEVROL FOR TEMPORARY PLATE \$ 34.00	
N/A for N/A \$ N/A	
Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 1499.47 (4)
5 Amount Financed (3 + 4)	\$ 29297.35 (5)
6 Finance Charge	\$ 2591.45 (6)
7 Total of Payments-TIME Balance (5 + 6)	\$ 31888.80 (7)

If you do not meet your contract obligations, you may lose the vehicle.

OPTION: You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A. Yes N/A. SELLER'S INITIALS N/A

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

HOW THIS CONTRACT CAN BE CHANGED: This contract contains the only agreement between you and us relating to this contract and we must sign it. No oral changes are binding. Buyer Signs X N/A Co-Buyer Signs X N/A

If any part of this contract is not valid, all other parts stay valid. We may delay or refuse from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X Date 03/16/22 Co-Buyer Signs X N/A Date N/A

Buyer Printed Name MUSHINAH Q SPRIGGS Co-Buyer Printed Name N/A

If the "business" use box is checked in "Primary Use for Which Purchased," Print Name N/A Title N/A

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs have X N/A Seller signs have X N/A

Seller signs have X N/A

Buyer Printed Name TURNPIKE CHEVROLET Date 03/16/22 By X Title F&I Manager

Seller assigns its interest in this contract to RANK_OF_AMERICA_NA (Assignee) under the terms of Seller's agreement(s) with Assignee.

Assigned with recourse X Assigned without recourse Assigned with limited recourse

Seller/TURNPIKE CHEVROLET By X Title F&I Manager

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed, and to other amounts you may owe under this contract in any order we choose as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make all your payment on time. If you do not, your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the first scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Maintain vehicle.** You agree to receive the vehicle from the U.S. or Canada, or sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair, storage bills, taxes, fines, or charges on the vehicle, to the extent permitted by law you agree to repay the amount when we ask for it.
- c. **Security Interest.** You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All amounts received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any collection of proceeds otherwise received by us.
 This security interest of all you owe on this contract. It also secures your other agreements in this contract. We will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
- d. **Insurance.** You agree to have the vehicle covered for loss of or damage to the vehicle for the term of this contract. The insurance must cover our entire interest in the vehicle as well as yours. You agree to name us on your insurance policy as an additional insured as well as a payee. You do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we will buy insurance that covers your interest and our interest in the vehicle. We will tell you the charge you must pay. The charge will be the premium for the insurance and a finance charge based on the Annual Percentage Rate shown on the front of this contract or, at our option, the rate set by law or by law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.
- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may have late charges.** You will pay a late charge on each late payment as shown on the front. The term "heavy commercial motor vehicle" means any new or used motor vehicle, excluding a recreational vehicle, which is (i) a truck or truck tractor having a manufacturer's gross vehicle weight of thirty thousand (30,000) pounds or more; or (ii) a semitrailer or trailer designed for use in combination with a truck or truck tractor. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.
 - If you do not make the late payments the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false or misleading information during credit application;
 - You start a bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.
 The amount you will owe will be the unpaid part of the Amount Financed, the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. **You may have to pay collection costs.** If you default and we have to go to court to recover the vehicle, you will pay the reasonable attorney's fees and court costs as the law permits. You will also pay any attorney's fees and court costs a court awards us.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use this device to track your vehicle if we have no insurance, any necessary equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

e. **How we will take the vehicle back if we take it.** If we take it, we will do one of the following: (i) we will get paid by paying the unpaid part of the Amount Financed plus the amount of any unpaid part of the Finance Charge, any late charges, and any other amounts lawfully due under the contract (restate); (ii) we will tell you your right to redeem ends when we sell the vehicle. We will tell you how much to pay to redeem; or (iii) we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and any other amounts due because you defaulted (reinstate). We will tell you if you may reinstate and how much to pay if you may.

- If you are in default for more than 15 days when we take the vehicle, you must pay to redeem or reinstate will also include the expenses of taking the vehicle, holding it, and preparing it for sale.

f. **We will sell the vehicle if you do not get it back.** If you do not redeem, or, at our option, reinstate, we will sell the vehicle. We will send you a written notice of sale before we sell the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it, as the law allows. Reasonable attorney fees and court costs as the law permits are also allowed expenses. If any money we get (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you may have to pay the rest to us. If you do not pay that amount when we ask, we may charge interest at a rate not exceeding the highest lawful rate until you pay.

g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we default, you will pay all you owe at once or we may repossess the vehicle. You agree to let us obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under the contract and then let them obtain refunds of unearned charges to reduce what you owe.

h. **Summary Notice Regarding Prepayment, Rebate of Finance Charge and Reinstatement:** You may prepay all or part of the amount you owe under this contract without penalty. If you do so, you only have to pay the earned and unpaid part of the finance charge on all other amounts due up to the date of your payment. Unearned finance charges will not be rebated under this contract because there will never be any unearned finance charges to rebate. If you default and we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and expenses (reinstate).

4. **WARRANTIES SELLER DISCLAIMS**

The following paragraph does not affect any warranties covering the vehicle. The vehicle manufacturer may provide. The following paragraph also does not apply at all if you bought the vehicle primarily for personal, family, or household use.

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranty, express or implied, on the vehicle or any part of the vehicle, nor implies any guarantee of merchantability or of fitness for a particular purpose.

5. **Used Car Buyers Guide.** The information you see on the window form that the vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en contrato de venta.

6. **SERVICING AND COLLECTION CONTACTS**

You agree that we may try to contact you by writing, by e-mail, or using electronic messaging, voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

7. **RIGHT TO RECEIVE STATEMENT OF ACCOUNT**

Upon your request, we will provide you a statement of account that shows information about your payment history including any charges and credits to your account. It will also show the amount you owe and your interest rate and information regarding future payments. We will provide you one statement of account at no cost. We may charge you our reasonable costs for any additional statements requested, as the law allows. Your right to receive a statement of account ends one year after termination of the contract.

8. **ADDITIONAL RIGHTS**

If you encounter a problem, you may have additional rights under the Unfair Trade Practices and Consumer Protection Law, which is enforced by the Pennsylvania Office of Attorney General, Bureau of Consumer Protection.

9. **APPLICABLE LAW**

Federal law and the law of the state of Pennsylvania apply to this contract.